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U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office		Attorney's Docket No. 16319-03878	Application No. 09/487,233
<b>INFORMATION DISCLOSURE CITATION</b>		Applicant Scott D. Cook et al	
(Use several sheets if necessary)		Filing Date January 19, 2000	Group Art Unit 2768

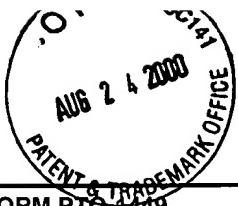
**U.S. PATENT DOCUMENTS**

Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
HTD	A1	6,012,048	1/4/00	Gustin et al	705	21	RECEIVED AUG 28 2000
HTD	A2	6,012,045	1/4/00	Barzilai et al	705	36	MAIL ROOM
HTD	A3	6,012,044	1/4/00	Maggioncalda et al	705	36	RECEIVED AUG 28 2000
HTD	A4	6,012,041	1/4/00	Brewer et al	705	36	MAIL ROOM
HTD	A5	5,966,698	10/12/99	Pollin	705	34	
HTD	A6	5,966,696	10/12/99	Giraud	705	14	
HTD	A7	5,956,700	9/21/99	Landry	705	40	
HTD	A8	5,956,391	9/21/99	Melen et al	379	114	
HTD	A9	5,953,423	9/14/99	Rosen	380	24	
HTD	A10	5,946,667	8/31/99	Tull, Jr. et al	705	36	
HTD	A11	5,920,629	7/6/99	Rosen	380	24	
HTD	A12	5,890,140	3/30/99	Clark et al	705	35	
HTD	A13	5,884,312	3/16/99	Dustan et al	707	10	
HTD	A14	5,873,072	2/16/99	Kight et al	704	40	
HTD	A15	5,832,463	11/3/98	Funk	705	35	
HTD	A16	5,815,657	9/29/98	Williams et al	395	186	
HTD	A17	5,799,087	8/25/98	Rosen	380	24	
HTD	A18	5,699,528	12/16/97	Hogan	395	240	
HTD	A19	5,581,764	12/3/96	Fitzgerald et al	395	703	
HTD	A20	5,692,132	11/25/97	Hogan	395	227	

**OTHER DOCUMENTS** (Including Author, Title, Date, Pertinent Pages, Etc.)

EXAMINER	HTDass	DATE CONSIDERED	10/29/02
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FORM PTO-1449 (REV. 6-89)		U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office		Attorney's Docket No. 16319-03878	Application No. 09/487,233
<b>INFORMATION DISCLOSURE CITATION</b>  (Use several sheets if necessary)		Applicant		Scott D. Cook et al	
		Filing Date January 19, 2000	Group Art Unit 2768		

### U.S. PATENT DOCUMENTS

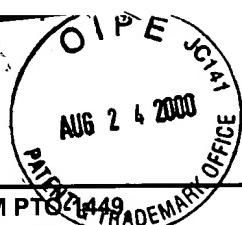
Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
H7D	A21	5,659,165	8/19/97	Jennings et al	235	379	
H7D	A22	5,623,547	4/22/97	Jones et al	380	24	AUG 28 2000 MAIL ROOM RECEIVED
H7D	A23	5,557,516	9/17/96	Hogan	364	406	
H7D	A24	5,455,407	10/3/95	Rosen	235	380	
H7D	A25	5,453,601	9/26/95	Rosen	235	379	
H7D	A26	5,440,634	8/8/95	Jones et al	380	24	
H7D	A27	5,383,113	1/17/95	Kight et al	364	401	
H7D	A28	5,351,296	9/27/94	Sullivan	380	24	
H7D	A29	5,231,571	7/27/93	D'Agnostino	364	408	
H7D	A30	5,220,501	6/15/93	Lawlor et al	364	408	
H7D	A31	5,025,372	6/18/91	Burton et al	364	406	
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H7D	A34	4,866,611	9/12/89	Cree et al	364	300	
H7D	A35	4,823,264	4/18/89	Deming	364	408	
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H7D	A37	4,713,761	12/15/87	Sharpe et al	364	406	
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H7D	A39	4,454,414	6/12/84	Benton	235	379	

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C1	"Just Plain Bill", ComputerLetter, Vol. 16, No. 4, pp 1-5 (January 2000).
C2	"Small Change", ComputerLetter, Vol. 12, No. 10, 4 pages (March 1996).
C3	Payments Publications , Herndon, VA, 21 pages, (1999).

EXAMINER	H7Dass	DATE CONSIDERED	10/29/02
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FORM PTO-1449 (REV. 6-89)		U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office		Attorney's Docket No. 16319-03878	Application No. 09/487,233
		INFORMATION DISCLOSURE CITATION		Applicant Scott D. Cook et al	
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Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
HTD	A40	4,341,951	7/27/82	Benton	235	379	
HTD	A41	4,321,672	3/23/92	Braun et al	364	408	AUG 28 2000
HTD	A42	3,652,795	3/28/72	Won et al	179	3D	RECEIVED
HTD	A43	RE 32,985	7/11/89	Nagata et al	364	401	MAIL ROOM

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HTD	C4	Operating Circular No. 1, Account Relationships, Federal Reserve Bank of New York, January 1998.
HTD	C5	Operating Circular No. 4, Automated Clearing House Items with Appendix A-D, Federal Reserve Bank of New York, January 1998.
HTD	C6	Operating Circular No. 5, Electronic Access, Federal Reserve Bank of New York, January 1998.
HTD	C7	"Internet Banking: Letting Customers Have Their Way", U.S. Banker, pp.S-3 to S-20, November 1997.
HTD	C8	"Electronic Money: Toward a Virtual Wallet", IEEE Spectrum Special Issue, pp.18-73, February 1997.
HTD	C9	eCheck - Enabling Universal Internet Payment", CommerceNet Brochure.
HTD	C10	"Bank Hit by Crime Online", San Francisco Chronicle, B1, B5, January 28, 2000.
HTD	C11	Automated Clearing House Core Processing Software Bulletin, dated 12/97, 2 pages, [online], from www.towergroup.com.
HTD	C12	The Payments Authority Inc., Consumer Product Information, 7 pages, [online], from www.thepaymentsauthority.org.
HTD	C13	PayPal Privacy Policy, 5 pages, [online], retrieved on 7/26/99 from www.paypal.com/cgi-bin/pageview.
HTD	C14	Automated Clearing House Payments: Market Research – Banking Information , 17 pages, [online], retrieved on 1/31/2000 from www.stls.frb.org/banking/ach/achres.html.
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